

Report No. 341
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 2007
(In thousands of Dollars)

Assets	81 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$239,894	\$128	\$128,781	\$368,803	
Interest-bearing balances	\$35,889	\$948	\$13	\$36,850	
Securities	\$1,556,933	\$1,015	\$213,551	\$1,771,499	
Federal funds sold and securities purchased/agreements to sell	\$138,125		\$256,270	\$394,395	
Loans & lease financing receivables:					
Loans & leases held for sale	\$7,697			\$7,697	
Loans & leases net of unearned income	\$7,317,601		\$1,874,429	\$9,192,030	
Less: Allowance for loan & lease losses	<u>\$95,916</u>		<u>\$30,735</u>	<u>\$126,651</u>	
Loans & leases, unearned income, allowances & reserve	\$7,221,685		\$1,843,694	\$9,065,379	
Trading Assets		\$491		\$491	
Premises & fixed assets (including capitalized leases)	\$169,310	\$257	\$8,896	\$178,463	
Other real estate owned	\$3,061			\$3,061	
Investments in unconsolidated subsidiaries & assoc. companies	\$2,683			\$2,683	
Intangible assets	\$44,128	\$22		\$44,150	
Goodwill	\$28,401			\$28,401	
Other Intangible assets	\$15,727	\$22		\$15,749	
Other assets	<u>\$236,239</u>	<u>\$57</u>	<u>\$47,779</u>	\$284,075	
Total Assets	<u>\$9,655,644</u>	<u>\$2,918</u>	<u>\$2,498,984</u>	<u>\$12,157,546</u>	
Liabilities					
Deposits:					
In domestic offices	\$7,944,473		\$1,851,924	\$9,796,397	
Noninterest-bearing	\$1,005,027		\$162,897	\$1,167,924	
Interest-bearing	<u>\$6,939,446</u>		<u>\$1,689,027</u>	<u>\$8,628,473</u>	
Federal funds purch & secur sold under agreements to repurchase	\$189,325		\$190,820	\$380,145	
Trading Liabilities					
Other borrowed money	\$531,078		\$257,372	\$788,450	
Subordinated notes and debentures	\$6,000			\$6,000	
Other liabilities	<u>\$104,150</u>	<u>\$113</u>	<u>\$11,135</u>	<u>\$115,398</u>	
Total Liabilities	\$8,775,026	\$113	\$2,311,251	\$11,086,390	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$34,281	\$662	\$2,000	\$36,943	
Surplus	\$455,719	\$663	\$42,000	\$498,382	
Retained earnings	\$408,864	\$1,480	\$145,842	\$556,186	
Accumulated other comprehensive income	(\$18,746)		(\$2,109)	(\$20,855)	
Other equity capital components					
Total Equity Capital	<u>\$880,618</u>	<u>\$2,805</u>	<u>\$187,733</u>	<u>\$1,071,156</u>	
Total Liabilities and Equity Capital	<u>\$9,655,644</u>	<u>\$2,918</u>	<u>\$2,498,984</u>	<u>\$12,157,546</u>	
Average Ratios of State Banking Institutions	6/30/2007	3/31/2007	12/31/2006	9/30/2006	6/30/2006
Total Capital/Reserves to Total Assets	9.80%	9.77%	9.90%	9.99%	9.93%
Total Capital to Total Deposits	11.08%	11.00%	11.09%	11.41%	11.14%
Total Loans to Total Assets	75.04%	72.40%	72.54%	74.37%	74.20%
Loan Valuation Res to Total Loans (Gross)	1.31%	1.31%	1.40%	1.38%	1.35%
Total Loans to Total Deposits	92.11%	87.39%	88.21%	92.51%	92.13%
Return on Assets (Annualized)	0.92%	0.81%	1.11%	1.21%	1.25%
Increase in Deposits 6-30-06 to 6-30-07	10.77%				
Increase in Loans 6-30-06 to 6-30-07	10.74%				
Increase in Total Assets 6-30-06 to 6-30-07	9.52%				